

# PUBLIC SUBMISSION

<b>As of:</b> September 28, 2015
<b>Received:</b> September 23, 2015
<b>Status:</b> Pending_Post
<b>Tracking No.</b> 1jz-8lao-hicu
<b>Comments Due:</b> September 24, 2015
<b>Submission Type:</b> Web

**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

**Document:** EBSA-2010-0050-DRAFT-7119

Comment on FR Doc # 2015-08831

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## Submitter Information

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## General Comment

I am writing concerning the proposal to restrict options trading from IRA's and 401k's. I have recently retired and have both accounts that I plan to continue to utilize as far as increasing my retirement proceeds. I use options strategies as a means to increase value of these accounts. It has taken considerable time and study but has been quite profitable for me. I just don't understand why the bureaucracy and particularly this administration continually has to stifle the hard working citizens who have worked for many years and diligently saved for retirement. I need this form of investing. This strategy has allowed me the opportunity to continue to increase my account proceeds even in down markets where I would otherwise be loosing due to down turns. Individuals should be afforded the freedom to use investment vehicles as they desire without these harassing restrictions. I ask for sincere reconsideration of this proposed regulation which will on inhibit further investment.